

Fill in this information to identify the case:Debtor 1 Dwayne Edward Schleider

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of TexasCase number 17-30791**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TTCourt claim no. (if known): 8Last 4 digits of any number you use to identify the debtor's account: 3012Property address: 31410 Ashlyn Timbers Court
Magnolia, TX 77355**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$_____**Part 3: Postpetition Mortgage Payment**

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$1,566.10b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0c. **Total.** Add lines a and b.(c) \$1,566.10

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

March 1, 2022

Debtor 1	Dwayne Edward Schleider			Case Number (if known)	17-30791
	First Name	Middle Name	Last Name		

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

	X /s/ Chase Berger	Date	04/15/2022
	Signature		
Print:	Chase Berger	Title	Bankruptcy Attorney
Company	Ghidotti Berger LLP		
Address	1920 Old Tustin Avenue		
	Number Street		
	Santa Ana, CA 92705		
	City State Zip Code		
Contact phone	(949) 427-2010	Email	bknotifications@ghidottiberger.com



Loan#	
Borrower:	Schleider
Date Filed:	2/6/2017
BK Case #	17-30791
First Post Petition Due Date:	3/1/2017
POC covers:	5/16 - 2/17
MOD EFFECTIVE DATE:	n/a

\$671.39

DATE	P&I	PAYMENT CHANGES		Reference
		Escrow	TOTAL	
03/01/17	411.13	265.88	677.01	Payment listed in POC
05/01/18	411.13	284.98	696.11	NOPC filed with the court
05/01/19	411.13	387.83	798.96	NOPC filed with the court
05/01/20	411.13	371.92	783.05	NOPC filed with the court
		0.00		
		0.00		
		0.00		
		0.00		
		0.00		

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fees/Escrow Deposit	Comment
Beginning Suspense Balance						\$0.00			\$0.00				\$26.45	\$0.00		
4/30/2017	\$1,354.02	post	3/1/17	5/1/16	\$677.01	\$677.01	\$677.01		\$677.01				\$26.45	\$0.00		
4/30/2017		post	4/1/17	6/1/16	\$677.01	-\$677.01		\$677.01	\$0.00				\$26.45	\$0.00		
5/31/2017	\$677.01	post	5/1/17	7/1/16	\$677.01	\$0.00			\$0.00				\$26.45	\$0.00		
6/30/2017	\$677.01	post	6/1/17	8/1/16	\$677.01	\$0.00			\$0.00				\$26.45	\$0.00		
6/30/2017	\$62.68	pre	TR PMT		\$62.68				\$0.00		\$62.68		\$89.13	\$62.68		
7/31/2017	\$677.01	post	7/1/17	9/1/16	\$677.01	\$0.00			\$0.00				\$89.13	\$62.68		
7/31/2017	\$108.89	pre	TR PMT		\$108.89				\$0.00		\$108.89		\$198.02	\$171.57		
8/31/2017	\$677.01	post	8/1/17	10/1/16	\$677.01	\$0.00			\$0.00				\$198.02	\$171.57		
8/31/2017	\$203.28	pre	TR PMT		\$203.28				\$0.00		\$203.28		\$401.30	\$374.85		
9/30/2017	\$677.01	post	9/1/17	11/1/16	\$677.01	\$0.00			\$0.00				\$401.30	\$374.85		
9/30/2017	\$31.98	pre	TR PMT		\$31.98				\$0.00		\$31.98		\$433.28	\$406.83		
10/31/2017	\$677.01	post	10/1/17	12/1/16	\$677.01	\$0.00			\$0.00				\$433.28	\$406.83		
11/30/2017	\$677.01	post	11/1/17	1/1/17	\$677.01	\$0.00			\$0.00				\$433.28	\$406.83		
11/30/2017	\$52.67	pre	TR PMT		\$52.67				\$0.00		\$52.67		\$485.95	\$459.50		
12/31/2017	\$677.01	post	12/1/17	2/1/17	\$677.01	\$0.00			\$0.00				\$485.95	\$459.50		
12/31/2017	\$187.24	pre	TR PMT		\$187.24				\$0.00		\$187.24		\$673.19	\$646.74		
1/31/2018	\$677.01	post	1/1/18	3/1/17	\$677.01	\$0.00			\$0.00				\$673.19	\$646.74		
1/31/2018	\$186.76	pre	TR PMT		\$186.76				\$0.00		\$186.76		\$859.95	\$833.50		
3/9/2018	\$677.01	post	2/1/18	4/1/17	\$677.01	\$0.00			\$0.00				\$859.95	\$833.50		
3/9/2018	\$186.27	pre	TR PMT		\$186.27				\$0.00		\$186.27		\$1,046.22	\$1,019.77		
3/8/2018		pre petition applied	5/1/17		\$0.00				\$0.00	5/1/2016		\$671.39	\$374.83	\$1,019.77		
4/10/2018	\$141.73	pre	TR PMT		\$141.73				\$0.00		\$141.73		\$516.56	\$1,161.50		
4/10/2018	\$677.01	post	3/1/18	6/1/17	\$677.01	\$0.00			\$0.00				\$516.56	\$1,161.50		
5/9/2018	\$63.90	pre	TR PMT		\$63.90				\$0.00		\$63.90		\$580.46	\$1,225.40		
5/9/2018	\$677.01	post	4/1/18	7/1/17	\$677.01	\$0.00			\$0.00				\$580.46	\$1,225.40		
6/8/2018	\$696.11	post	5/1/18	8/1/17	\$696.11	\$0.00			\$0.00				\$580.46	\$1,225.40		
6/8/2018	\$267.97	pre	TR PMT		\$267.97				\$0.00		\$267.97		\$848.43	\$1,493.37		
6/8/2018		pre petition applied	9/1/17		\$0.00				\$0.00	6/1/2016		\$671.39	\$177.04	\$1,493.37		
7/5/2018	\$169.28	pre	TR PMT		\$169.28				\$0.00		\$169.28		\$346.32	\$1,662.65		
7/5/2018	\$696.11	post	6/1/18	10/1/17	\$696.11	\$0.00			\$0.00				\$346.32	\$1,662.65		
8/9/2018	\$152.64	pre	TR PMT		\$152.64				\$0.00		\$152.64		\$498.96	\$1,815.29		
8/9/2018	\$696.11	post	7/1/18	11/1/17	\$696.11	\$0.00			\$0.00				\$498.96	\$1,815.29		
9/6/2018	\$696.11	post	8/1/18	12/1/17	\$696.11	\$0.00			\$0.00				\$498.96	\$1,815.29		
9/6/2018	\$152.24	pre	TR PMT		\$152.24				\$0.00		\$152.24		\$651.20	\$1,967.53		
10/9/2018	\$151.84	pre	TR PMT		\$151.84				\$0.00		\$151.84		\$803.04	\$2,119.37		
10/9/2018		pre petition applied	1/1/18		\$0.00				\$0.00	7/1/2016		\$671.39	\$131.65	\$2,119.37		
10/9/2018	\$696.11	post	9/1/18	2/1/18	\$696.11	\$0.00			\$0.00				\$131.65	\$2,119.37		
11/5/2018	\$696.11	post	10/1/18	3/1/18	\$696.11	\$0.00			\$0.00				\$131.65	\$2,119.37		
11/6/2018	\$151.78	pre	TR PMT		\$151.78				\$0.00		\$151.78		\$283.43	\$2,271.15		
12/10/2018	\$696.11	post	11/1/18	4/1/18	\$696.11	\$0.00			\$0.00				\$283.43	\$2,271.15		
12/10/2018	\$295.04	pre	TR PMT		\$295.04				\$0.00		\$295.04		\$578.47	\$2,566.19		
1/4/2019	\$696.11	post	12/1/18	5/1/18	\$696.11	\$0.00			\$0.00				\$578.47	\$2,566.19		
2/12/2019	\$696.11	post	1/1/19	6/1/18	\$696.11	\$0.00			\$0.00				\$578.47	\$2,566.19		
2/12/2019	\$306.67	pre	TR PMT		\$306.67				\$0.00		\$306.67		\$885.14	\$2,872.86		
2/12/2019		pre petition applied	7/1/18		\$0.00				\$0.00	8/1/2016		\$671.39	\$213.75	\$2,872.86		
3/11/2019	\$696.11	post	2/1/19	8/1/18	\$696.11	\$0.00			\$0.00				\$213.75	\$2,872.86		
3/11/2019	\$150.46	pre	TR PMT		\$150.46				\$0.00		\$150.46		\$364.21	\$3,023.32		
4/3/2019	\$696.11	post	3/1/19	9/1/18	\$696.11	\$0.00			\$0.00				\$364.21	\$3,023.32		
4/3/2019	\$150.06	pre	TR PMT		\$150.06				\$0.00		\$150.06		\$514.27	\$3,173.38		
5/9/2019	\$696.11	post	4/1/19	10/1/18	\$696.11	\$0.00			\$0.00				\$514.27	\$3,173.38		
5/9/2019	\$149.66	pre	TR PMT		\$149.66				\$0.00		\$149.66		\$663.93	\$3,323.04		
6/6/2019	\$798.96	post	5/1/19	11/1/18	\$798.96	\$0.00			\$0.00				\$663.93	\$3,323.04		
6/6/2019	\$124.79	pre	TR PMT		\$124.79				\$0.00		\$124.79		\$788.72	\$3,447.83		
8/8/2019	\$798.96	post	6/1/19	12/1/18	\$798.96	\$0.00			\$0.00				\$788.72	\$3,447.83		
8/8/2019		pre petition applied	1/1/19		\$0.00				\$0.00	9/1/2016		\$671.39	\$117.33	\$3,447.83		
8/8/2019	\$798.96	post	7/1/19	2/1/19	\$798.86	\$0.10			\$0.00				\$117.33	\$3,447.83		
8/8/2019	\$280.79	pre	TR PMT		\$280.79				\$0.00		\$280.79		\$398.12	\$3,728.62		
9/5/2019	\$798.96	post	8/1/19	3/1/19	\$798.86	\$0.10			\$0.00				\$398.12	\$3,728.62		
9/5/2019	\$146.56	pre	TR PMT		\$146.56				\$0.00		\$146.56		\$544.68	\$3,875.18		
10/10/2019	\$798.96	post	9/1/19	4/1/19	\$798.86	\$0.10			\$0.00				\$544.68	\$3,875.18		
10/10/2019	\$146.17	pre	TR PMT		\$146.17				\$0.00		\$146.17		\$690.85	\$4,021.35		
11/7/2019	\$798.96	post	10/1/19	5/1/19	\$798.86	\$0.10			\$0.00				\$690.85	\$4,021.35		
11/7/2019	\$313.24	pre	TR PMT		\$313.24				\$0.00		\$313.24		\$1,004.09	\$4,334.59		
11/7/2019		pre petition applied	6/1/19		\$0.00				\$0.00	10/1/2016		\$671.34	\$332.75	\$4,334.59		
1/8/2020	\$798.96	post	11/1/19	7/1/19	\$798.86	\$0.10			\$0.00				\$332.75	\$4,334.59		
1/8/2020	\$798.96	post	12/1/19	8/1/19	\$798.86	\$0.10			\$0.00				\$332.75	\$4,334.59		
1/8/2020	\$280.64	pre	TR PMT		\$280.64				\$0.00		\$280.64		\$613.39	\$4,615.23		
2/20/2020	\$798.96	post	1/1/20	9/1/19	\$798.86	\$0.10			\$0.00				\$613.39	\$4,615.23		
2/20/2020	\$145.34	pre	TR PMT		\$145.34				\$0.00		\$145.34		\$758.73	\$4,760.57		
3/11/2020	\$798.96	post	2/1/20	10/1/19	\$798.86	\$0.10			\$0.00				\$758.73	\$4,760.57		
3/11/2020	\$144.94	pre	TR PMT		\$144.94				\$0.00		\$144.94		\$903.67	\$4,905.51		
3/11/2020		Post Petition Due Date	11/1/19		\$0.00				\$0.00	11/1/2016		\$671.34	\$232.33	\$4,905.51		
4/6/2020	\$798.96	post	3/1/20	12/1/19	\$798.86	\$0.10			\$0.00				\$232.33	\$4,905.51		
4/6/2020	\$144.55	pre	TR PMT		\$144.55				\$0.00		\$144.55		\$376.88	\$5,050.06		
5/5/2020	\$798.96	post	4/1/20	1/1/20	\$798.86	\$0.10			\$0.00				\$376.88	\$5,050.06		
5/5/2020	\$309.01	pre	TR PMT		\$309.01				\$0.00		\$309.01		\$685.89	\$5,359.07		
6/2/2020	\$783.05	post	5/1/20	2/1/20	\$783.05	\$0.00			\$0.00				\$685.89	\$5,359.07		
6/2/2020	\$147.45	pre	TR PMT		\$147.45				\$0.00		\$147.45		\$833.34	\$5,506.52		
6/2/2020		pre petition applied	3/1/20		\$0.00				\$0.00	12/1/2016		\$671.34	\$162.00	\$5,506.52		
7/9/2020	\$783															

10/6/2020	\$783.05	post	9/1/20	9/1/20	\$783.05	\$0.00			\$501.78	\$5,936.30	
10/6/2020	\$303.40	pre	TR PMT			\$303.40	\$0.00		\$895.18	\$6,239.70	
10/6/2020		pre	pre petition applied	8/1/20		\$0.00		1/1/2017	\$303.40	\$671.34	\$223.84
11/6/2020	\$783.05	post		10/1/20	\$783.05	\$0.00					\$223.84
11/6/2020	\$142.08	pre	TR PMT			\$142.08	\$0.00		\$142.08		\$385.92
12/10/2020	\$783.05	post		11/1/20	\$783.05	\$0.00					\$385.92
12/10/2020	\$141.69	pre	TR PMT			\$141.69	\$0.00		\$141.69		\$507.61
1/5/2021	\$783.05	post		12/1/20	\$783.05	\$0.00					\$507.61
1/5/2021	\$141.29	pre	TR PMT			\$141.29	\$0.00		\$141.29		\$648.90
2/2/2021	\$783.06	post		1/1/21	\$783.05	\$0.00					\$648.90
2/2/2021	\$140.91	pre	TR PMT			\$140.91	\$0.00		\$140.91	\$671.34	\$789.81
2/2/2021		pre	pre petition applied	1/1/21		\$0.00		2/1/2017			\$118.47
3/16/2021	\$783.05	post		2/1/21	\$783.05	\$0.00					\$118.47
3/16/2021	\$140.51	pre	TR PMT			\$140.51	\$0.00		\$140.51		\$258.98
5/4/2021	\$1,566.10	post		3/1/21	\$783.05	\$783.05	\$783.05				\$258.98
5/4/2021		post		4/1/21	\$783.08	-\$783.08	\$783.05				\$258.98
5/4/2021	\$276.35	pre	TR PMT			\$276.35	\$0.00		\$276.35		\$535.33
6/3/2021	\$783.05	post		5/1/21	\$783.05	\$0.00					\$535.33
6/3/2021	\$297.55	pre	TR PMT			\$297.55	\$0.00		\$297.55		\$832.88
7/7/2021	\$783.05	post		6/1/21	\$783.05	\$0.00					\$832.88
7/7/2021	\$139.34	pre	TR PMT			\$139.34	\$0.00		\$139.34		\$972.22
8/4/2021	\$783.05	post		7/1/21	\$783.06	\$0.00					\$972.22
8/4/2021	\$139.95	pre	TR PMT			\$139.95	\$0.00		\$139.95		\$1,112.17
9/8/2021	\$783.05	post		8/1/21	\$783.05	\$0.00					\$1,112.17
9/8/2021	\$138.56	pre	TR PMT			\$138.56	\$0.00		\$138.56		\$1,250.73
10/6/2021	\$783.05	post		9/1/21	\$783.05	\$0.00					\$1,250.73
10/6/2021	\$294.55	pre	TR PMT			\$294.55	\$0.00		\$294.55		\$1,545.28
11/4/2021	\$783.05	post		10/1/21	\$783.05	\$0.00					\$1,545.28
11/4/2021	\$112.31	pre	TR PMT			\$112.31	\$0.00		\$112.31		\$1,657.59
12/9/2021	\$783.05	post		11/1/21	\$783.05	\$0.00					\$1,657.59
1/10/2022	\$783.05	post		12/1/21	\$783.05	\$0.00					\$1,657.59
2/8/2022	\$783.05	post		1/1/22	\$783.05	\$0.00					\$1,657.59
3/9/2021	\$783.05	post		2/1/22	\$783.06	\$0.00					\$1,657.59
						\$0.00					\$1,657.59
	DUE		3/1/22		\$783.05	-\$783.05					\$1,657.59
	DUE		4/1/22		\$783.05	-\$783.05					\$1,657.59
						\$0.00					\$1,657.59
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						\$0.00					\$1,657.59
						\$0.00					\$1,657.59

CERTIFICATE OF SERVICE

On April 15, 2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Kenneth A Keeling
legal@keelinglaw.com

US TRUSTEE
USTPRegion07.HU.ECF@USDOJ.GOV

CHAPTER 13 Trustee
William E. Heitkamp
heitkamp@ch13hou.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice

On April 15, 2022, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR
Dwayne Edward Schleider
31410 Ashlyn Timbers Court
Magnolia, TX 77355

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice